

Gateway Title Company  
 9255 Sunset Boulevard  
 Suite 710  
 West Hollywood, CA 90069

**FINAL**

|  |  |   |
|--|--|---|
| B. TYPE OF LOAN                            |  |   |
| 1. <input type="checkbox"/> FHA            | 2. <input type="checkbox"/> FMHA       | 3. <input checked="" type="checkbox"/> CONV. UNINS. |
| 4. <input type="checkbox"/> VA             | 5. <input type="checkbox"/> CONV. INS. |   |
| 6. ESCROW FILE NUMBER:<br>06082114-610 EL5 |  | 7. LOAN NUMBER:<br>1008151947                       |
| 8. MORTGAGE INSURANCE CASE NUMBER:         |  |   |

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(P.O.C.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME OF BORROWER: Audrey Mcnamara Nevis

ADDRESS OF BORROWER: 16 Creekside Drive  
 San Rafael, CA 94903

E. NAME OF SELLER:

ADDRESS OF SELLER:

F. NAME OF LENDER: New Century Mortgage Corp.  
 ADDRESS OF LENDER: 21600 Oxnard Street #900  
 Woodland Hills, CA 91367

G. PROPERTY LOCATION: 16 Creekside Drive  
 San Rafael, CA 94903  
 Marin 164-582-05

H. SETTLEMENT AGENT: Gateway Title Company  
 PLACE OF SETTLEMENT: 9255 Sunset Boulevard, Suite 710, West Hollywood, CA 90069

I. SETTLEMENT DATE: 06/29/2006 PRORATION DATE: FUNDING DATE:

J. SUMMARY OF BORROWER'S TRANSACTION

K. SUMMARY OF SELLER'S TRANSACTION

|   |            |   |      |
|---|------------|---|------|
| <b>100. Gross Amount Due From Borrower:</b>           |            | <b>400. Gross Amount Due To Seller:</b>             |      |
| 103. Settlement charges to Borrower (line 1400)       | 86,379.05  | 403.  |      |
| 104. Payoff to Washington Mutual Ba                   | 776,206.34 | 404.  |      |
| 120. Gross Amount Due from borrower:                  | 862,585.39 | 420. Gross Amount Due to Seller                     |      |
| <b>200. Amounts Paid by or in behalf of Borrower:</b> |            | <b>500. Reductions In Amount Due To Seller:</b>     |      |
| 202. Principal amount of new loan(s)                  | 880,000.00 | 502. Settlement charges to Seller (line 1400)       |      |
| 220. Total Paid By/For Borrower                       | 880,000.00 | 520. Total Reductions in Amount Due Seller          |      |
| <b>300. Cash at Settlement from/to Borrower:</b>      |            | <b>600. Cash at Settlement to/from Seller:</b>      |      |
| 301. Gross amount due from Borrower (line 120)        | 862,585.39 | 601. Gross amount due to Seller (line 420)          |      |
| 302. Less amount paid by/for Borrower (line 220)      | 880,000.00 | 602. Less reductions in amount due Seller (line 52) |      |
| 303. Cash TO Borrower:                                | 17,414.61  | 603. Cash TO/FROM Seller:                           | 0.00 |

**EXHIBIT A**

**L. SETTLEMENT CHARGES:**

**700. Total Sales/Broker's Commission:**

|  |  |  |
|--|--|--|
| 700. Total Sales/Broker's Commission:      |  |  |
| Based on Price \$                          |  |  |
| Division of Commission (line 700) follows: |  |  |
| 701. \$                                    |  |  |
| 702. \$                                    |  |  |
| \$   |  |  |
| 703. Commission paid at settlement         |  |  |
| 704.                                       |  |  |

**800. Items Payable In Connection With Loan:**

|   |           |  |
|---|-----------|--|
| 801. Loan Origination Fee % to Executive Financial      | 30,800.00 |  |
| 802. Loan Discount Fee % to New Century Mortgage Corp.  | 17,600.00 |  |
| 808. Tax Service Contract to New Century Mortgage Corp. | 78.00     |  |
| 809. Processing Fee to New Century Mortgage Corp.       | 350.00    |  |
| 810. Broker Processing Fee to Executive Financial       | 500.00    |  |
| 811. **See attached for breakdown                       | 1,511.20  |  |

**900. Items Required By Lender To Be Paid In Advance:**

|  |        |  |
|--|--------|--|
| 901. Interest from 06/28/06 to 07/01/06 @\$163.95/day (3 days) | 491.85 |  |
| 904.   |        |  |

**1000. Reserves Deposited With Lender:**

|                                       |  |  |
|---------------------------------------|--|--|
| 1002. Mortgage Insurance              |  |  |
| 1008. Aggregate Adjustment months @\$ |  |  |

**1100. Title Charges:**

|  |          |  |
|--|----------|--|
| 1101. Settlement or closing fee to Gateway Title Company | 550.00   |  |
| 1106. Notary fees to 7 day notary                        | 300.00   |  |
| 1108. Title insurance to Financial Title Company C       | 1,492.00 |  |
| 1111. Wire Fee to Financial Title Company C              | 70.00    |  |
| 1112. Doc Delivery Fee to Gateway Title Company          | 45.00    |  |
| 1113. **See attached for breakdown                       | 25.00    |  |

**1200. Government Recording and Transfer Charges**

|  |        |  |
|--|--------|--|
| 1201. Recording Fees: Deed\$ Mortgage \$ 146.00 Release \$ | 146.00 |  |
|--|--------|--|

**1300. Additional Settlement Charges:**

|  |           |      |
|--|-----------|------|
| 1301. Survey to  |           |      |
| 1302. Pest Inspection  |           |      |
| 1303. FUNDS held for final audit   |           |      |
| 1304. Home Warranty Program  |           |      |
| 1305. Insurance Balance to CSAA Inter Insurance  | 919.00    |      |
| 1306. Taxes to ALL PAID  |           |      |
| 1307. **See attached for breakdown   | 31,501.00 |      |
| 1400. Total Settlement Charges (Enter on line 103,Section J -and- line 502, Section K) | 86,379.05 | 0.00 |

**EXHIBIT A**

Attachments:

**BREAKDOWN OF NEW LOANS**

| Description   | Buyer Amount      | Seller Amount |
|---|-------------------|---------------|
| New Century Mortgage Corp., 21600 Oxnard Street #900, Woodland Hills, CA 91367, Loan# 100 | 880,000.00        |               |
| <b>Total of New Loans.</b>  | <b>880,000.00</b> |               |

**HUD 800 ITEMS PAYABLE IN CONNECTION WITH LOAN**

| Description  | Buyer Amount    | Seller Amount |
|--|-----------------|---------------|
| 812. Underwriting Fee to New Century Mortgage Corp.    | 300.00          |               |
| 813. Document Fee to New Century Mortgage Corp.        | 200.00          |               |
| 814. Flood Certification to New Century Mortgage Corp. | 11.20           |               |
| 815. Application Fee to Executive Financial            | 500.00          |               |
| 816. Administration Fee to Executive Financial         | 500.00          |               |
| <b>Total as shown on HUD Page 2 Line #811.</b>         | <b>1,511.20</b> |               |

**HUD 1113 DETAILED BREAKDOWN OF TITLE CHARGES**

| Description                                       | Buyer Amount | Seller Amount |
|---|--------------|---------------|
| 1114. Sub-Escrow Fee to Financial Title Company C | 25.00        |               |
| <b>Total as shown on HUD Page 2 Line #1113.</b>   | <b>25.00</b> |               |

**HUD 1307 DETAILED BREAKDOWN OF ADDITIONAL SETTLEMENT CHARGES**

| Description                                     | Buyer Amount     | Seller Amount |
|---|------------------|---------------|
| 1308. Bill to CBUSA/ Sears                      | 10,467.00        |               |
| 1309. Bill to Toyota Motor                      | 10,097.00        |               |
| 1310. Bill to Chase                             | 6,349.00         |               |
| 1311. Bill to CBUSA                             | 4,588.00         |               |
| <b>Total as shown on HUD Page 2 Line #1307.</b> | <b>31,501.00</b> |               |

**EXHIBIT A**

BREAKDOWN OF PAYOFF ON HUD line 104

Payoff to: Washington Mutual Bank

Loan #:

| Description                            | Amount     |
|--|------------|
| Principal Balance                      | 745,481.90 |
| Interest from 05/01/2006 to 06/29/2006 | 9,053.86   |
| Forwarding Fees                        | 84.00      |
| Pre Pay                                | 21,302.78  |
| Late Fees                              | 283.80     |
| Total Payoff                           | 776,206.34 |

Total as shown on HUD line #104.

776,206.34

EXHIBIT A